

Schedule of Rates

St. Kitts

NOTE: All Service Fees are Subject to VAT Charge

Effective Date: January, 2021

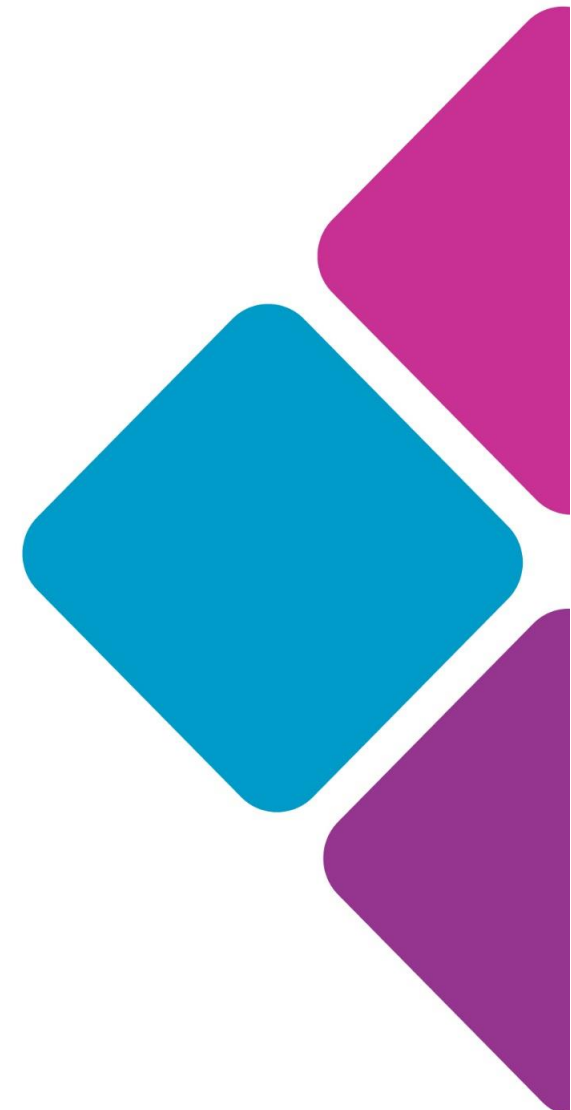


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SMALL, BUSINESS, CORPORATE & COMMERCIAL ACCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
BUSINESS SURPLUS ACCOUNT - AT 3 XCD		
Monthly Flat Charge	\$10.00; Min Balance: \$5,000	
Free items: None		
Per entry Fee	Branch Debit \$3.50; Branch Credit \$2.50; Branch Transfer \$1.25 ABM Debit \$3.50; ABM Credit \$2.50; ABM Transfer \$1.00	
BUSINESS SURPLUS ACCOUNT - AT 3 USD		
Monthly Flat Charge	\$15.00; Min Balance: \$5,000	
Free items: None		
Per entry Fee	Branch Debit \$3.00; Branch Credit \$2.00; Branch Transfer \$1.00 ABM Debit \$3.00; ABM Credit \$2.00; ABM Transfer \$1.00	
BUSINESS OPERATING ACCOUNT - AT 2 XCD		
Monthly Flat Charge	\$20.00	Automated
Free items: None		
Per entry Fee	Branch Debit \$1.75; Branch Credit \$1.25; Branch Transfer \$1.25 ABM Debit \$1.50; ABM Credit \$1.00; ABM Transfer \$1.00	Automated
BUSINESS OPERATING ACCOUNT - AT 2 USD		
Monthly Flat Charge	\$15.00	Automated
Free items: None		
Per entry Fee	Branch Debit \$1.50; Branch Credit \$1.00; Branch Transfer \$1.00 ABM Debit \$1.25; ABM Credit \$1.00; ABM Transfer \$1.00	Automated

RETAIL BANKING - TRANSACTIONAL ACCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
TIME SAVER - AT 24 XCD		
Monthly Fee	\$13.00	Automated
Free Items: 10 branch/cheque transactions, unlimited self-service transfers between your Acc & Unlimited – Proprietary electronic transactions.		
Additional Transaction Fees:		
Branch transactions	\$3.00; \$5.00 without Debit Card	Automated
Processed Cheque		

RETAIL BANKING - TRANSACTIONAL ACCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Proprietary ABM	Free	
Proprietary POS	Free	
MAJOR LEAGUE - AT 51 XCD (60 + years old)		
Monthly Fee	No Fee	
Free Items: 10 branch/cheque transactions, unlimited self-service transfers between your Acc & Unlimited – Proprietary electronic transactions.		
Additional Transaction Fees:		
Branch transactions	\$2.00	Automated
Processed Cheque		
Proprietary ABM	Free	
Proprietary POS	Free	
Other: 25% off on Safety Boxes, Free Traveller Cheques, Standing Orders and Drafts		
E- ACCOUNT - AT 25 XCD		
Monthly Fee	\$6.00	Automated
Payroll Discount (50%) when receiving an electronic payroll deposit		
	N/A	
Free Items: Unlimited self-service transactions on proprietary channels		
Additional Transaction Fees:		
Branch transactions	\$6.00; \$7.00 without Debit Card	Automated
Processed Cheque		
Proprietary ABM	Free	
Proprietary POS	Free	
CAREER BUILDER- AT 17 XCD (18 - 25 years old)		
Monthly Fee	\$3.00	Automated
Free Items: Unlimited self-service transactions on proprietary channels		
Additional Transaction Fees:		
Branch transactions	\$5.00	Automated
Processed Cheque		
Proprietary ABM	Free	
Proprietary POS	Free	
LOAN PAYMENT ACCOUNT - T 23 XCD		

RETAIL BANKING - TRANSACTIONAL ACCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Monthly Fee	No Fee	
Minimum Balance required to waive monthly fee	N/A	
Free Items: Unlimited deposits and self-service transfers between your Acc		
Additional Transaction Fees:		
Branch transactions	\$10.00	Automated
Processed Cheque		
Proprietary ABM	\$10.00	Automated
Proprietary POS	\$10.00	
OPTIMIZER ACCOUNT - (Not available for New Customers)		
Monthly Fee	\$3.50	Automated
Minimum Balance required to waive monthly fee	\$500.00	
Free Items: Unlimited self-service transfers between your Acc		
Additional Transaction Fees:		
Branch transactions	\$2.00	Automated
Proprietary ABM	\$1.00	Automated
Proprietary POS	Free	

RETAIL - SAVINGS ACCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
SAVINGS PLUS ACCOUNT - AT 26 XCD		
Monthly Fee	\$5.00	Automated
Minimum Balance required to waive monthly fee	\$500.00	
Free Items: 1 free branch transaction and unlimited self-service transfers between your Acc		
Additional Transaction Fees:		
Branch	\$5.00 \$7.00 without Debit Card	Automated
Proprietary ABM	\$1.50	Automated
Proprietary POS	Free	
RIGHTSTART AT 19 XCD (0 - 17 Years Old)		

RETAIL - SAVINGS ACCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Monthly Fee	No Fee	Automated
Minimum Balance required to waive monthly fee	N/A	
Free Items: Unlimited deposits and self-service transfers between your Acc		
Additional Transaction Fees:		
Branch	\$3.00	Automated
Proprietary ABM	\$1.50	Automated
Proprietary POS	Free	
PREMIUM OPTIMIZER ACCOUNT - AT 27 XCD (Not available for new customers)		
Monthly Fee	\$5.00	Automated
Minimum Balance required to waive monthly fee	\$1,000.00	
Free Items: 1 free transaction any channel, unlimited deposits and unlimited self-service transfers between your Acc		
Additional Transaction Fees:		
Branch	\$5.00	Automated
Proprietary ABM	\$5.00	Automated
Proprietary POS	Free	
REGULAR SAVINGS ACCOUNT - AT 26 USD		
Monthly Fee	\$2.50	Automated
Minimum Balance required to waive monthly fee	\$500.00	
Free Items: Unlimited deposits and self-service transfers between your Acc		
Additional Transaction Fees:		
Branch transactions	\$1.50	Automated
Proprietary ABM	\$1.00	
Proprietary POS	Free	

SUNDRY BANKING FEES - RETAIL, SB & CORPORATE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Duplicate Statement/Statement Request	\$30.00	Automated
Interim Statements	\$15.00	Manual

SUNDRY BANKING FEES - RETAIL, SB & CORPORATE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Account Information/Print Screen		
Updating Passbooks		
Holding Statements (per account per month, collected by PSC)		
Stop Payment Order	\$30.00	Automated
Cheque Charge for Value \$1MM & Over Cheques valued at \$1MM & over presented to other banks / Returned cheques valued at \$1MM & over		
NSF Cheques/Cheques Returned (Any reason) and Items deposited subsequently charged back - Local Currency	NSF Cheques: \$75.00. Items deposited subsequently charged back: \$45.00	Automated
NSF Cheques/Cheques Returned (Any reason) and Items deposited subsequently charged back - Foreign Currency	NSF Cheques: \$75.00. Items deposited subsequently charged back: \$45.00	Automated
Cheque Encashment Fee	Non customer: \$10 (XCD); \$4 (USD)	Manual
Certified Cheque - at drawer's or representative request	\$50.00	Automated
Cheques issued on non-chequing account	\$3.00 per entry	Manual
Balance Enquiry via Branch/Contact Centre		
Internal Transfers to Third Party Accounts or to cover cheques	XCD \$15.00	Manual
Branch Cash Withdrawal without Debit Card		
Withdrawal by Bearer/Third Party Withdrawal	\$20.00	Manual
Branch Deposits without Debit Card/Deposits by Bearer		
Audit Certificates, Reference Letters, Other Certifications (Balance, Taxes, Visa, etc.) & Fax Messages at customer's request	Audit certificates: \$50.00 minimum flat fee Certification of Balance of account: \$35.00 each	Manual
Search for vouchers, records or accounts	\$20.00 same month (\$50/hour <12 months); \$25.00 2-12 months (\$60/hour-1-2 years) \$50.00 over 12 months (\$75/hour 2-3 years); \$100/hour over 3 years	Manual
Cheques Printing - Retail Acc (25 leaves)	\$23.02-\$25.72	Manual
Cheques Printing - Non-Retail Acc (50 leaves) Cheques Printing - Non-Retail Acc (100 leaves)	\$41.32-\$45.37; \$63.06-\$71.16	Manual
Uncollected Cheque Books Fee Collected on destruction of cheque books not picked up within 60 days		
RTGS Incoming Transfer		
RTGS Outgoing Transfer		
Backdated Transfer via RTGS - Only for Outgoing		
Correction of RTGS		

SUNDRY BANKING FEES - RETAIL, SB & CORPORATE

PRODUCT/SERVICE	NET FEE	Manual/ Automated
Transfer to accounts at other bank - In Branch		
Transfer to accounts at other bank - Online		
Uncleared Effects		

INACTIVE ACCOUNT FEES

PRODUCT/SERVICE	NET FEE	Manual/ Automated
Notice of Inactive Account Fee Amount refunded if customer re-activate account within 90 days		
After 1 years notice of inactivity		
After 2 years notice of inactivity	XCD \$15.00; USD \$10.00	Automated
After 3 years notice of inactivity		
After 4 years notice of inactivity		
After 5 years notice of inactivity	XCD \$15.00; USD \$10.00	Automated
After 6 years notice of inactivity	XCD \$15.00; USD \$10.00	Automated
After 7 years notice of inactivity	XCD \$15.00; USD \$10.00	Automated
After 8 years notice of inactivity		
After 9 years notice of inactivity		
After 10 years notice of inactivity		
Notices regarding unclaimed balances		
Monthly Inactive/Dormant Fee		

MISCELLANEOUS CHARGES

PRODUCT/SERVICE	NET FEE	Manual/ Automated
High Risk Account Fee		
Retail Account closure charge - accounts closed within 3 months	\$25.00	Manual
Non-Retail Account closure charge - accounts closed within 3 months		Manual
Duplicate Certificates of Deposit		Manual
Duplicate Passbook (replace or lost)	\$10.00	Manual

MISCELLANEOUS CHARGES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Exchange government voucher for cash		
Photocopies (per item)	\$5.00	Manual
Facsimile Fees		
Requests for Physical Cheques – per request charge		
Securities transactions - purchase/sale	2%, Min \$25 + broker's fee	Manual
Securities - delivery, receipt, exchange, transfer or registration		
Utility bill fee to utility company	\$10.00 plus tax	Manual
Non-Utility Company fee		
Over the counter GOB Customs Bill Payment		
ASYCUDA Payment		

OVERDRAFT		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
New / Increase O/D limit - application Fee	\$135.00	Manual
OD expiry Date Maintenance		
Minimum Overdraft Interest Charge - Calculated on maximum daily balance	\$40.00	Automated
Minimum Overdraft Monthly Charge		
Overdraft Handling Fee	\$5.00	Automated
Minimum Ad-hoc or Temporary Overdraft Charge		

FUNDS TRANSFERRED & FOREIGN EXCHANGE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Money Order Flat Charge	\$10.00 + stamps	Manual
Manager's Cheques / Draft (Local Currency): Greater than \$5,000	\$15.00 + stamps + VAT	Automated
Foreign Draft Flat Charge for all drafts sold. If cash exchanged for Drafts, or other means of funds transferred charge Refer to Cash Lodgment	\$45.00 + stamps + VAT	Manual

FUNDS TRANSFERRED & FOREIGN EXCHANGE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Conversion of foreign currency into foreign currency draft	USD & CAD - 1.00% foreign exchange + \$4.00 service charge + Stamp duty	Manual
Duplicate/Replacement Manager's Cheque & Draft	\$25.00	Manual
Draft Tracer	\$20.00-\$50.00	Manual
Mail Transfers Inland Includes transfers to other branches within the bank	\$10.00	Automated
Mail Transfers Overseas	1/2%, Min \$10.00 + Exchange & costs	Manual
Telephone Transfers - Inland		
Telegraphic Transfers - inland		
Incoming Wire Transfers Where incomplete information is received and a search has to be conducted to facilitate processing		
Outgoing Wire Transfers (Swift/Telex)	Caribbean XCD \$ 50.00 US and Canada XCD \$70.00. Any other part of the world XCD \$100.00	Manual
Refund of Telex Payments/Wire Transfers Flat charge of US\$36.00 or equiv. To be collected by remitting branch.		
Repair item (telex) e.g., missing/incorrect information		
Items returned, unable to process Processing fee plus foreign Bank charge		
Standing Orders Set up fee		
Flat Charge for each order negotiated on due date	Debiting Acc \$10.00; By Draft \$15.00	Manual
Cancellation of Standing Orders due to 3 or more consecutive NSFs		
Pre-Authorized Payments (PAPs)		
Sales of currencies other than US\$ from US\$ Acct		
Foreign currency transactions other than CAD, GBP, EURO less than USD10M equivalent via Toronto Trading Desk		
ESTABLISHING OF SWIFT MT940 OR MT950		
Establishment Fee		
Monthly Fee		
FOREIGN & TRAVELLER CHEQUES:		
Encashment of Traveler Cheques Handling charge if customer is encashing one or more cheques < \$100 (USD, CAD, EUR, GBP)		

FUNDS TRANSFERRED & FOREIGN EXCHANGE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Travelers Cheque Sold Commission Fee Minimum Charge		
Encashment of Foreign Cheques		
Foreign Cheques Cashed, deposited and subsequently returned	USD \$45.00	Automated
Foreign Cheques Negotiated	XCD \$2.50 flat fee plus \$0.10 Govt Stamp duty per cheque	Automated

RETAIL LOANS & DISCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
PERSONAL LOANS		
Application/Internal Processing Fee Includes: Application Fee, Commitment Fee, Letter of Undertaking Cost, Telephone Toll and Postal Stamp for Promissory Note	1.00% OF APPROVED Loan Amount or min \$100	Manual
Stamping Fees: Government Stamp Fees		
Credit Bureau Fees		
CRIF NM Assure Limited: Credit Report (Retail & Business)		
Inspection Fee to be applied where outside appraisal cost is not incurred (Manager's Discretion)		
Registration Fee Auto Loans - Private Vehicles		
Legal Fees Auto Loans - Private Vehicles		
Late Payment Fee	\$100.00	Automated
NSF Payment		
Extension/Refinance Fees		
Minimum interest rebate on loan		
Bill of Sale prepared by Bank		
Bills discounted remitted		
Local bills discounted		
Trade Bills discounted		

RETAIL LOANS & DISCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Add-on payment for insurance renewals (incl. SHPP)		
Early settlement and prepayment fee		

SMALL BUSINESS, CORPORATE & COMMERCIAL BANKING LOANS AND DISCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Standby Fees		
Application Fee (Normal) - Loans/Overdraft/Credit Line & Guarantees: Readily Realized Collateral Secured Facility (RCC)	1/4% - 1.00% of approved amount, Min \$250	Manual
No RCC		
Application Fee (LUC Loan)		
Application Fee (Urgent Review)	3/4% - 3.00% of the amount	Manual
Stamping Fees: Government Stamp Fees		
Commitment/Acceptance Fee	1.00% of net amount, Min \$250	Manual
No RCC		
Extension of Maturity		
Annual Review/renewal Fee:	1/4% - 1.00% of the total amount	Manually
No RCC		
Administration Fee - Monitoring of Conditions	\$25.00 - \$1,000 per occasion	Manual
Administration Fee - Breach of Conditions	1.00% payment amount, Min \$25.00	Manual
Demand Loans: Monthly minimum interest paid		
Restructuring Fees:		
No RCC		
Late Payment Penalty		
Overrun Fees:	1.00% of overrun per occasion	Automated
Penalty Fee for Non-accrual and Bad debt		
GUARANTEES - Rates quoted for Letters of Credit, L/C Acceptance & Guarantees are to be the minimum charged, as rates applicable and assessed should be based on each individual credit risk		
- Secured by Cash		

SMALL BUSINESS, CORPORATE & COMMERCIAL BANKING LOANS AND DISCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
- Not Secured by Cash		
Guarantee cancelled before expire date: Charge for each month or part thereof - Minimum Fee		
Non-Financial Guarantees: Higher of 1% or 1% plus spread applicable to customer's operating credits		
Risk Enhancement Fee - DBJ CEF Guarantee		
Amendment to Amount 1% of additional amount + G.C.T.		
Amendment to Expiry Date,		
All other Amendments		
Letters of Commitment Re: EDF Sub-Loans		
Letter of Undertaking Re: Purchase of Land (No charge for LU issued to facilitate takeover of loans from another financial institution)		
Late Reporting Fee - Monthly late provision of annual financial statements. Fee to be applied for each period of 30 days the annual financial statements are late		
Entering and Withdrawing Caveat Flat charge, plus out of pocket expenses		
Preparing, Stamping & Recording Debenture		
Discharge of Debenture Flat charge, plus out-of-pocket expenses		
Non-production of bills of lading		
Guarantee to government body (apart from guarantee re lost of bill of lading		
All other types of guarantees (domestic)		
Guarantee with foreign exchange exposure		

MORTGAGES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Application Fee	1.00% OF APPROVED Loan Amount, (Vat exempt) Min \$100.00	Manual
Registration of Mortgage		
Discharge of Mortgage		

MORTGAGES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Title Search Flat charge, plus out of pocket expenses		
Payment of Insurance Premium		
Discharge of Assignment of Life Insurance		
Assignment of Monies due Under Contract: Flat Charge		
Assignment of Share Certificate: Flat Charge per certificate, plus out of pocket expenses		
Discharge of Assignment of Share Certificate		
Preparation of legal or equitable mortgage		
Mortgage commitment fees	Nil	Manual
Real estate inspection fees	\$100.00 per visit	Manual
Late fees	\$100.00	Manual
Renewal fee Charge incurred for renewing a mortgage facility with the Bank	\$160.00	Manual
Loan Refinancing / Renegotiating Fee/Extension Fee		
Prepayment Fee	180 days interest on any prepayment made in excess of the amount entitled to for anyone calendar year as set out in your PCA (Personal Credit Agreement)	Manual
INSURANCE PROCESS FEES - Insurance policies held as collateral (e.g., life, motor vehicle, household commercial/residential etc.)		
a) Request for Copy Policies		
b) Request for Mortgagee Interest to be noted on policies or any other form of endorsement to policies		
c) Request for confirmation of renewal		
d) Status Reports		
EXTERNAL FEES		
Companies Office of Jamaica, Print Flat charge per page, plus any out of pocket expenses		
Certified Search Flat Charge		
Notice of Lien Flat charge, plus any out of pocket expenses		
Notice of Lien Amendment, Continuation or Termination Flat charge, plus any out of pocket expenses		

MORTGAGES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Notice of Pre-Existing Lien – Amendment and Continuation Flat charge, plus any out of pocket expenses		
Notice of Pre-Existing Lien Termination Flat charge, plus any out of pocket expenses		
Notice of Pre-Existing Security Interest, Amendment, Continuation or Termination Flat charge, plus any out of pocket expenses		
Notice of Security Interest Flat charge, plus any out of pocket expenses		
Notice of Security Interest, Amendment, Continuation or Termination Flat charge, plus any out of pocket expenses		
Provision of Certified Reports Flat charge, plus any out of pocket expenses		
OTHER FEE LOANS AND DISCOUNTS		
Credit Reports (including reports to overseas schools, colleges, etc., on customer ability to service obligations of their children)		
Certificate of interest paid for income tax purposes	3/4%, min \$50.00	Manual
Registration of Interest (Other Financial Institutions)		
Past due discounts		
Overdue Financial Statement (Annual)		
Assignment of Certificate of Deposit to Third Party		

LETTERS OF CREDIT - Rates quoted for Letters of Credit, L/C Acceptance & Guarantees are to be the minimum charged, as rates applicable and assessed should be based on each individual credit risk		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Establishment Fee – Non-Cash Secured Letter of Credit's First 3 Months Plus fee for each additional 30 days or part thereof		
Establishment Fees – Cash Secured Letter of Credit's First 30 days Plus fee for each additional 30 days or part thereof		
Prepaid Letter of Credit First 30 days Plus fee for each additional 30 days or part thereof		

LETTERS OF CREDIT - Rates quoted for Letters of Credit, L/C Acceptance & Guarantees are to be the minimum charged, as rates applicable and assessed should be based on each individual credit risk

PRODUCT/SERVICE	NET FEE	Manual/ Automated
Amendment Fee For increases in amount of L/Cs Any other amendment (extension to expiry date, compute additional commission for increased amount and for extended period, etc.)		
Drawings Under Credit - Negotiation fee Interest to be applied from date of drawing by Correspondent Bank to date of reimbursement (Foreign Currency Base + 3%). Contact Treasury Dept. for rates		
Cancelled or Unutilized Facilities		
Advising Export Credits		
Transit Interest Foreign Currency Base + 3%		
Advising Incoming Amendments		
Confirming of Credit		
Shipping Indemnities Establishment Fee - First 60 days		
Thereafter, 1.175 x 1% per monthly penalty charge		
Acceptance Comm. On Term Letters of Credit per 30 days or part thereof		
Standby Letters of Credit & Guarantees Minimum p.a. Maximum p.a.		
Past Due documentation (applicable to customers who are tardy in returning documents to facilitate exchange control approval) Sight .1 of 1% per month or part thereof, 15 days after delivery of document to customers, or 1 month after debited to the Finance Department.		
Discrepancies Fee on Export Letters of Credit		
Checking Documents for Export Letters of credit		
Acceptance Fee Import L/C		
Extension Fee Import L/C		
Negotiation Fee Import L/C		
GSM 102 – LETTER OF CREDIT GUARANTEE PROGRAM		
Establishment Fee 0.440% for the first 30 days, plus 0.0735% for each additional 30 days or part		

LETTERS OF CREDIT - Rates quoted for Letters of Credit, L/C Acceptance & Guarantees are to be the minimum charged, as rates applicable and assessed should be based on each individual credit risk

PRODUCT/SERVICE	NET FEE	Manual/ Automated
thereof. Minimum Fee		
Amendment to Amount		
Amendment to Expiry Date		
All other Amendments		
Drawings Per drawing		
COLLECTIONS		
Collection Documentary Commission: Collection sent to or received from a local bank		
Bills paid in installments		
Extending due date or altering tenor of bill		
Acceptance and Return		
Certification of Transfer of Title of Goods		
Endorsement of Shipping Documents		
Delivery Orders and Airway Bills Received after main-set of Documents		
Parcel post notice received after main set of documents		
Reshipping of Goods Fee in addition to normal Collection Charges and out-of-pocket expenses (i.e., telex, postage, foreign bank charges and telephone charges)		
Return charge		
Storage of Goods Storage fee plus out-of-pocket expenses		
Bonding and Insurance of Goods Per month or part thereof		
Holding Charge/Commission		
Protest Fee Charge plus out-of-pocket expenses		
Payment of Agents' Commission		
Shipping Indemnities/Guarantees		
Commission – Collections Cheques: Collection sent to or received from a local bank		

LETTERS OF CREDIT - Rates quoted for Letters of Credit, L/C Acceptance & Guarantees are to be the minimum charged, as rates applicable and assessed should be based on each individual credit risk

PRODUCT/SERVICE	NET FEE	Manual/ Automated
Commission – Collections Cheques: Collection sent to or received from a foreign bank		
Direct Cheque Remitted		
Guarantees advised for Foreign Banks		
Guarantees Issued for Foreign Banks		
Other Types of Guarantees - Local		
Provide a listing of outstanding bills at customer's request		
Airmail charges		
Photocopies of documents		
Facing charges		
Transfer of Transferable L/C where original beneficiary refuses to pay		
Branch or correspondent bank charges		

SECURITY DOCUMENTATION - Documents Relating to Real Estate Security taken in respect of Limited Liability Companies

PRODUCT/SERVICE	NET FEE	Manual/ Automated
Registration of any charge Flat charge, plus out-of-pocket expenses		
Releasing of any charge Flat charge, plus out-of-pocket expenses		
Inspection of company documents For the 1st 30 minutes; For each additional 30 minutes		
Company search Flat charge, plus out-of-pocket expenses		
Requesting legal advice on unusual registration Flat charge, plus out-of-pocket expenses		
Certified copy/or part of any document		

PAYROLL PREPARATION		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Deposits to Employee's Account from List submitted Own Branches Other bank's account Prepared change orders	\$1.00-\$300 per name (Minimum \$50.00) XCD \$100.00	Manual
Filling Envelopes – with names, amounts etc., already recorded thereon by Employer Flat charge per envelope		
Filling Envelopes and Recording names, amounts etc., from lists Flat charge per envelope		
Making Payments in Cash Flat charge for each name		
Preparation of Payroll Minimum Charge per Payroll		
Payrolls submitted by email using format & process		

CASH HANDLING/LODGEMENT		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Deposits Content Fee Cash/Coin Deposited/Supplies	\$1.00 per \$1,000	Manual
Coin Exchange Fee (For exchange of coins for paper notes) 1% of transaction size - Minimum Fee		
Local Currency Cash Lodgment in excess of \$1 million - Any channel		
All Foreign Currency Cash lodgments in excess of \$500.00		
Handling fee for Foreign cash purchased other than USD		
Cash Orders Where amount ordered exceed \$1,000,000, apply charge of .450% to total amount ordered		

MANUAL CASH MANAGEMENT		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Customer utilizing the Banks automated Cash Management products		
Customer without the Banks automated Cash Management products		

NIGHT DEPOSITORY		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Night/Day Deposit Service (one-time setup fee)		
Lost/Broken keys	\$50.00 + Costs	Manual
Additional Keys on the same Branch Service		
Rental of Head Door Key for use with plastic depository bags - collected annually (April 1st) in advance or part thereof		
Disposable Plastic Bags Small 9 X 12	\$60.00	Manual
Medium 12 x 16		
Large 19 x 19	\$100.00	Manual
Opened Disposable Bags		
Wallet Rentals - collected annually (April 1st) in advance or part thereof	\$150.00	Manual
Lost/Damage Wallets	\$150.00	Manual
Disposable wallets		
Overnight/short term rental (less than 30 days)	\$75.00	Manual

SAFEKEEPING		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
- For periods of less than one year collect these charges in proportion to the time the security is actually held in safekeeping. Minimum not less than x/12 of annual fee or \$54.00 whichever is greater		
Unsealed Envelopes		
Sealed Envelopes		
Visits to Safekeeping 1 free visit per year, after fee per visit is charged		
Packages (annual charge)		
Small boxes (annual charge)		
Large boxes or trunks (annual charge)		
Documents (Certificates/deeds/policies/Mtge) Annual Charge		

SAFEKEEPING		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Rebates		
WHERE THE BANK HANDLES INCOME - clipping of coupons or handling of money		
Bonds (annual charge)		
Stocks (on the total annual gross income) - Annual Charge		
Safekeeping - Regular		
Safekeeping - Temporary		
Gold and Silver Commission		
Warehouse / Safekeeping Fee		
WHERE THE BANK DOES NOT HANDLE INCOME		
Bonds (annual charge) <u>EXCEPTION:</u> For fully registered bonds you may substitute a charge based on the number of bonds, MIN \$5 + tax per bond.		
Stocks (annual charge)		

SAFETY DEPOSIT BOXES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Listing of contents for estate purposes		
Lost/broken keys	\$75 + costs, Min \$85.00	Manual
Replacing Lock		
ANNUAL RATE RESIDENTS		
Small (1 1/2 x 5 x 24)	\$150.00	Automated
Medium (2 1/2 x 5 x 24)	\$175.00	Automated
Large (5 1/2 x 5 x 24) (2 1/2 x 10 x 24)	\$200.00	Automated
X Large (5 x 10 x 24)		
XX Large (10 x 10 x 24)		
Annual Rate - Non-Resident		
Small (1 1/2 x 5 x 24)	\$250.00	Automated
Medium (2 1/2 x 5 x 24)	\$350.00	Automated

SAFETY DEPOSIT BOXES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Large (5 1/2 x 5 x 24) (2 1/2 x 10 x 24)	\$400.00	Automated
X Large (5 x 10 x 24)		
XX Large (10 x 10 x 24)		
Rental rebates	1/12 of annual rental for each unexpired full month; net charge first year must not be less than 1/12 annual rental	Manual
Drilling of boxes	\$250.00 per box	Manual
Free Visits Included per Month		

REPUBLIC BANK LINE - CREDIT CARDS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
REPUBLIC BANK LINE FEES		
Application Fee	No Fee	
Annual Membership Fees For Primary Borrower	\$150.00 + tax	FDR
For an additional co-borrower	\$75.00 + tax	FDR
Over limit Fee	\$50.00 + tax	FDR
Late Payment Fee	\$50.00 + tax	FDR
Cash advance charge - At Branch	0.00%	
Cash advance charge – At ATM/Online/Telephone	\$10.00 + tax	FDR
Returned/Dishonoured Cheques	\$55.00 + tax	Manual
NSF Cheque Charge	\$55.00 + tax	FDR
Minimum Payment	3.00% of the outstanding balance, MIN \$135	
Replacement Sales Draft	N/A	
Retrieval of Items	\$10.00 + tax	Manual
Replace Lost/Damaged/Stolen Card	N/A	
Replacement / Additional Monthly Statement	\$10.00 + tax	Manual
Cheque Stop Payment Fee	\$30.00 + tax	Manual
Stamp Duty per Cheque	Nil	
Transaction Fee (in excess of five (5) per month)	\$12.00 + tax	Manual

REPUBLIC BANK LINE - CREDIT CARDS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Certified Cheque Fee	Nil	
REPUBLIC BANK LINE GOLD FEES		
Application Fee	No Fee	
Annual Membership Fee	\$270.00 + tax	FDR
For an additional co-borrower	No Charge	FDR
Over limit Fee	\$50.00 + tax	FDR
Late Payment Fee	\$50.00 + tax	FDR
Cash advance charge - At Branch	N/A	
Cash advance charge – At ATM/Online/Telephone	\$10.00 + tax	FDR
Returned/Dishonoured Cheques	\$55.00 + tax	Manual
NSF Cheque Charge	\$55.00 + tax	FDR
Minimum Payment	3.00% of the outstanding balance, MIN \$135	
Replacement Sales Draft	N/A	
Retrieval of Items	\$10.00 + tax	Manual
Replace Lost/Damaged/Stolen Card	\$40.00 + tax	Manual
Replacement / Additional Monthly Statement	\$10.00 + tax	Manual
Cheque Stop Payment Fee	\$30.00 + tax	Manual
Stamp Duty per Cheque	Nil	
Transaction Fee (in excess of five (5) per month) Card Transaction Fee (in excess of five (5) per month)	Nil	
Certified Cheque Fee	Nil	
MASTERCARD USD		
Interest Rate (AIR)	19.99% - 22.99%	FDR
Membership Fees Annual Fee - Primary Card	\$75.00 + tax	FDR
Annual Fee for each Supplementary Card	\$0.00	FDR
Over Limit Charge	\$75.00 + tax	FDR
Late Payment Charge	\$75.00 + tax	FDR
Cash advance charge – At Branch	3.51% of the amount, Min \$15.00	FDR
Cash advance charge – At ATM/Online/Telephone	3.51% of the amount, Min \$15.00	FDR
Returned/Dishonoured Cheques	\$60.00 + tax	Manual

REPUBLIC BANK LINE - CREDIT CARDS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
NSF Cheque Charge	\$60.00 + tax	FDR
Minimum Payment	3.00% of the outstanding balance, MIN \$25.00	FDR
Replacement Sales Draft	N/A	Manual
Retrieval of Items	\$5.00 + tax	Manual
Replaced Lost/Damaged/Stolen Card	\$30.00 + tax	Manual
Replacement Statement	\$15.00 + tax	Manual
Stamp Duty	N/A	Manual
Convenience Cheque Charge	N/A	Manual
MASTERCARD - GOLD		
Interest Rate (AIR)	19.99% - 25.99%	FDR
Membership Fees		
Annual Fee - Primary Card	\$190.00 + tax	FDR
Annual Fee for each Supplementary Card	No Charge	FDR
Over Limit Charge	\$75.00 + tax	FDR
Late Payment Charge	\$75.00 + tax	FDR
Cash advance charge – At Branch	3.51% of the amount, Min \$15.00	FDR
Cash advance charge – At ATM/Online/Telephone	3.51% of the amount, Min \$15.00	FDR
Returned/Dishonoured Cheques	\$60.00 + tax	Manual
NSF Cheque Charge	\$60.00 + tax	FDR
Minimum Payment	3.00% of the outstanding balance, MIN \$25.00	FDR
Replacement Sales Draft	N/A	Manual
Retrieval of Items	\$5.00 + tax	Manual
Replaced Lost/Damaged/Stolen Card	\$30.00 + tax	Manual
Replacement Statement	\$15.00 + tax	Manual
Stamp Duty	N/A	Manual
Convenience Cheque Charge	N/A	Manual
MASTERCARD AADVANTAGE USD		
Interest Rate (AIR)	19.99% - 25.99%	FDR
Membership Fees		
Annual Fee - Primary Card	\$125.00 + tax	FDR
Annual Fee for each Supplementary Card	\$0.00	FDR

REPUBLIC BANK LINE - CREDIT CARDS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Over Limit Charge	\$75.00 + tax	FDR
Late Payment Charge	\$75.00 + tax	FDR
Cash advance charge – At Branch	3.51% of the amount, Min \$15.00	FDR
Cash advance charge – At ATM/Online/Telephone	3.51% of the amount, Min \$15.00	FDR
Returned/Dishonoured Cheques	\$60.00 + tax	Manual
NSF Cheque Charge	\$60.00 + tax	FDR
Minimum Payment	3.00% of the outstanding balance, MIN \$25.00	FDR
Replacement Sales Draft	N/A	Manual
Retrieval of Items	\$5.00 + tax	Manual
Replaced Lost/Damaged/Stolen Card	\$30.00 + tax	Manual
Replacement Statement	\$15.00 + tax	Manual
Stamp Duty	N/A	Manual
Convenience Cheque Charge	N/A	Manual

MERCHANT SERVICES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Paper Merchant Rates		
E.D.C. Transactions	Percentage based on volumes	Automated
E-Commerce Transaction and set-up fees		
RENTAL OF E.D.C. POS MACHINES		
Dial up Terminal (Regular) - Monthly Fee	XCD \$50.00	Auto via S/O
IP Terminal monthly fee	XCD \$50.00	Auto via S/O
Wireless Terminal monthly fee	USD \$50.00	Auto via S/O
Acceptance of payment for American Express Cards Commission fee per transaction		
FLEET CARD SERVICES		
VENDOR FEES- Terminal Rental; Transaction Commissions		
CARDHOLDER FEES One Time Set Up Fee; Monthly Administration Fee; Replacement Card		

ELECTRONIC TRANSACTIONS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
ATM FEES		
Mini Statement - Proprietary ATM	Free	
Deposits - Proprietary ATM	Free	
Withdrawal/Transfer - Proprietary ATM	See applicable ATM fees for the various accounts	
Withdrawal/Transfer - Non-Proprietary ATM	XCD \$12.00	Automated
Enquiry - Proprietary ATM		
Enquiry - Non-Proprietary ATM	XCD \$12.00	Automated
Declined Transaction - Proprietary ATM		
Declined Transaction - Non-Proprietary ATM	XCD \$12.00	Automated
Withdrawal at ATM internationally (Overseas machine)	XCD\$5.00 + 2.35% OF THE TRANSACTION AMOUNT	Automated
Enquiry at ATM internationally (Overseas machine)	XCD \$12.00	Automated
Declined Transaction at ATM internationally (Overseas machine)	XCD \$12.00	Automated
ATM - Surcharge International Customers		
Telephone		
Merchant fee per transaction		
Customer fee per transaction		
Enquiry		
DEBIT - POINT OF SALE (P.O.S.)		
Merchant Fee per transaction		
Cardholder fee per transaction		
Transaction on Non-proprietary machines (Debit Card only)		
Declined Multilink Transaction (Debit Card only)		
International transaction (transactions going through Visa network)	2.35% of the transaction amount	Automated
Declined International POS transaction	XCD \$2.50	Automated
Replacement ABM/Debit Card		
ONLINE BANKING		
Account enquiry, bill payments, transfers between accounts, etc.	FREE	
MOBILE BANKING		

ELECTRONIC TRANSACTIONS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Account enquiry, bill payments, transfers between accounts, etc.	FREE	

ONLINE FOR BUSINESS - BRONZE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
INFORMATION REPORTING		
CMS Light No set-up fee for new customers and no base monthly fee for Information Viewing of unlimited number of accounts	XCD \$0.00 (up to 60 items with 2 accounts)	Automated
CMS Security Token Replacement	USD \$20.00	Automated
Transfer Between Own Accounts	XCD \$1.00	Automated
Cross Currency Transfers	XCD \$10.00	Automated
Third Party Transfers	XCD \$1.50	Automated
Bill Payments	XCD \$1.00	Automated
TOTAL DEMAND DEPOSIT ACCOUNTS (DDA) - 3 Accounts		
One-time setup fee for new customers	No Charge	Automated
Base Monthly Fee	XCD \$20.00	Automated
Additional DDA Accounts	XCD \$15.00	Automated
Transfer Between Own Accounts	XCD \$1.00	Automated
Cross Currency Transfers	XCD \$10.00	Automated
Third Party Transfers	XCD \$1.50	Automated
Bill Payments	XCD \$1.00	Automated
DIRECT PAYMENTS - PAYROLL Included Items: 15 items		
Base Monthly Fee	XCD \$22.50	Automated
Additional per item fee	XCD \$1.50	Automated
PAYMENT CARD		
One-time set-up fee - (# of cards up to 100)		
Flat monthly fees billed to customers For Direct Deposits		
For Payment Card		
Replacement Quickpay Card		

ONLINE FOR BUSINESS - BRONZE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Per item charge in excess of Tiered Package		
WIRE PAYMENTS		
Fee per Transfer	XCD \$75.00	Automated
BATCH PAYMENTS COLLECTIONS		
Base Monthly Fee	XCD \$22.50	Automated
Additional Per Item Fee	XCD \$1.50	Automated
CHEQUE RECONCILIATION - up to 15 items		
One Time Set-up Fee	FREE	Automated
Base Monthly Fee	FREE	Automated
Additional per Item Fee	XCD \$0.50	Automated
CONSOLIDATED CASH PLAN - up to 10 deposits		
One Time Set-up Fee	FREE	Automated
Base Monthly Fee	XCD \$30.00	Automated
Additional per deposit	XCD \$3.00	Automated
BATCH PAYMENTS DISBURSEMENT		
Base Monthly Fee	XCD \$22.50	Automated
Additional Per Item Fee	XCD \$1.50	Automated

ONLINE FOR BUSINESS - SILVER		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
INFORMATION REPORTING		
Total Demand Deposit Accounts (DDA) -- 5 Accounts		
One-time setup fee for new customers	No Charge	
Base Monthly Fee	XCD \$50.00	Automated
Additional DDA Accounts Per Item	XCD \$15.00	Automated
Transfer Between Own Accounts	XCD \$1.00	Automated
Cross Currency Transfers	XCD \$10.00	Automated
Third Party Transfers	XCD \$1.50	Automated

ONLINE FOR BUSINESS - SILVER		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Bill Payments	XCD \$1.00	Automated
DIRECT PAYMENTS - PAYROLL Included Items: items		
Base Monthly Fee	XCD \$70.00	Automated
Additional per item fee	XCD \$1.35	Automated
PAYMENT CARD		
One-time set-up fee - (# of cards up to 200)		
Flat monthly fees billed to customers For Direct Deposits		
For Payment Card		
Per item charge in excess of tiered package		
Replacement Quickpay Card		
WIRE PAYMENTS		
Fee per Transfer	XCD \$75.00	Automated
BATCH PAYMENT COLLECTIONS		
Base Monthly Fee	XCD \$70.00	Automated
Per item charge in excess of tiered package	XCD \$1.35	Automated
CHEQUE RECONCILIATION - up to 50 items		
One Time Set-up Fee	FREE	Automated
Base Monthly Fee	XCD \$30.00	Automated
Additional per Item Fee	XCD \$3.00	Automated
CONSOLIDATED CASH PLAN - up to 25 deposits		
One Time Set-up Fee	FREE	Automated
Base Monthly Fee	XCD \$30.00	Automated
Additional per deposit	XCD \$3.00	Automated
BATCH PAYMENTS DISBURSEMENT		
Base Monthly Fee	XCD \$70.00	Automated
Additional Per Item Fee	XCD \$1.35	Automated

ONLINE FOR BUSINESS - GOLD		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
INFORMATION REPORTING		
Total Demand Deposit Accounts (DDA) -- 10 Accounts		
One-time setup fee for new customers	No Charge	
Base Monthly Fee	XCD \$100.00	Automated
Additional DDA Accounts	XCD \$50.00	Automated
Transfer Between Own Accounts	XCD \$1.00	Automated
Cross Currency Transfers	XCD \$10.00	Automated
Third Party Transfers	XCD \$1.50	Automated
Bill Payments	XCD \$1.00	Automated
DIRECT PAYMENTS - PAYROLL Included Items: 150 items		
Base Monthly Fee	XCD \$175.00	Automated
Additional per item fee	XCD \$1.50	Automated
PAYMENT CARD		
One-time set-up fee - (# of cards up to 500)		
Flat monthly fees billed to customers		
For Direct Deposits		
For Payment Card		
Per item charge in excess of Tiered Package		
Replacement Quickpay Card		
WIRE PAYMENTS		
Per Transfer	XCD \$75.00	Automated
BATCH PAYMENTS COLLECTIONS		
Base Monthly Fee	XCD \$175.00	Automated
Additional Per Item Fee	XCD \$1.15	Automated
CHEQUE RECONCILIATION - up to 150 items		
One Time Set-up Fee	FREE	Automated
Base Monthly Fee	FREE	Automated
Additional per Item Fee	XCD \$0.50	Automated
CONSOLIDATED CASH PLAN - up to 50 deposits		
One Time Set-up Fee	FREE	Automated

ONLINE FOR BUSINESS - GOLD		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Base Monthly Fee	XCD \$30.00	Automated
Additional per deposit	XCD \$3.00	Automated
BATCH PAYMENTS DISBURSEMENT		
Base Monthly Fee	XCD \$175.00	Automated
Additional Per Item Fee	XCD \$1.15	Automated

ONLINE FOR BUSINESS - PLATINUM		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
INFORMATION REPORTING		
Total Demand Deposit Accounts (DDA) -- Over 10 Accounts		
One-time setup fee for new customers	No Charge	
Base Monthly Fee	XCD \$300.00	Automated
Additional DDA Accounts Per Account	XCD \$15.00	Automated
Transfer Between Own Accounts	XCD \$1.00	Automated
Cross Currency Transfers	XCD \$10.00	Automated
Third Party Transfers	XCD \$1.50	Automated
Bill Payments	XCD \$1.00	Automated
DIRECT PAYMENTS - PAYROLL Included Items: 400 items		
Base Monthly Fee	XCD \$400.00	Automated
Additional per item fee	XCD \$1.00	Automated
PAYMENT CARD		
One-time set-up fee - (# of cards up to1,000)		
Flat monthly fees billed to customers For Direct Deposits		
For Payment Card		
Per item charge in excess of Tiered Package		
Replacement Quickpay Card		
WIRE PAYMENTS		
Per Transfer	XCD \$75.00	Automated

ONLINE FOR BUSINESS - PLATINUM		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
BATCH PAYMENTS COLLECTIONS		
Base Monthly Fee	XCD \$400.00	Automated
Additional Per Item Fee	XCD \$1.00	Automated
CHEQUE RECONCILIATION - up to 400 items		
One Time Set-up Fee	FREE	Automated
Base Monthly Fee	FREE	Automated
Additional per Item Fee	XCD \$0.50	Automated
CONSOLIDATED CASH PLAN - up to 100 deposits		
One Time Set-up Fee	FREE	Automated
Base Monthly Fee	XCD \$30.00	Automated
Additional per deposit	XCD \$3.00	Automated
BATCH PAYMENTS DISBURSEMENT		
Base Monthly Fee	XCD \$400.00	Automated
Additional Per Item Fee	XCD \$1.00	Automated

